



WASHINGTON'S AFFORDABLE HOUSING NEWSLETTER



Washington's Housing Trust and Housing Commission are working together to meet the goals of our Affordable Housing Plan.

The Commission is a taxpayer-supported town government entity charged to support and fulfill the town's Affordable Housing Plan, while the Trust is a non-profit charitable 501(c)3 with a mission to create affordable housing and which has already built and operates four separate housing sites in town. Here's what the chairs of the Commission and Trust have to say about their closely coordinated collaboration:



Judie Gorra

The Washington Housing Commission was established at a Town meeting in 2005, the purpose of which is to analyze Washington's housing needs and to facilitate the accomplishment of housing policies and goals. Comprised of volunteers appointed by the Board of Selectmen, the Commission has worked to support the mission of

the Washington Community Housing Trust. The WCHT oversees the projects and the Commission makes sure the Town is behind the projects, advocating for financial support through the town budget. The commission and the WCHT are increasing their cooperation by attending each other's meetings, supporting each other's initiatives and celebrating our successes. One of the ways the Commission contributed to WCHT's goals was when Commission members worked with the Zoning Commission members to develop multi-family regulations. We are hoping that this more affordable type of housing will be able to be built on property which has been donated to the WCHT.

The volunteers on the Washington Housing Commission and the volunteers on the Washington Community Housing Trust are committed to keeping our town the vibrant town it is. We all believe that affordable workforce housing will serve young families, our essential service volunteers, our senior citizens and all those who call Washington home. As long time residents in Washington, Bill and I are doing our best to make this a reality. If you or someone you know believes in our mission we welcome your support and your attendance at the Housing Commission meetings the second Tuesday of every month or your donation to the tax deductible Washington Community Housing Trust.

Bill Fairbairn



The Washington Community Housing Trust was incorporated in 1987 in response to the dramatic rise in housing and land prices in the early 1980's. This rise resulted from our area in northwestern Connecticut becoming an attractive place for a retreat on weekends and in the summer months by urban dwellers. As documented by Richard Sears, pastor of the Congregational Church, this "resulted in local people on lower salaries, young families just starting out and some senior citizens on moderate fixed incomes being unable to find affordable housing in their town." Mr. Sears organized the local clergy to hold public forums to find ways to develop more housing units culminating in creation of the WCHT to address this need.

We have now been active for thirty-eight years building dwellings to meet the need for affordable and workforce housing. We have built thirty-seven apartment units at three different sites, which includes twelve units of senior housing. In addition we have constructed two single family homes and rehabbed another in our Parcel Program where there are restrictions on their resale that keep them affordable in perpetuity.

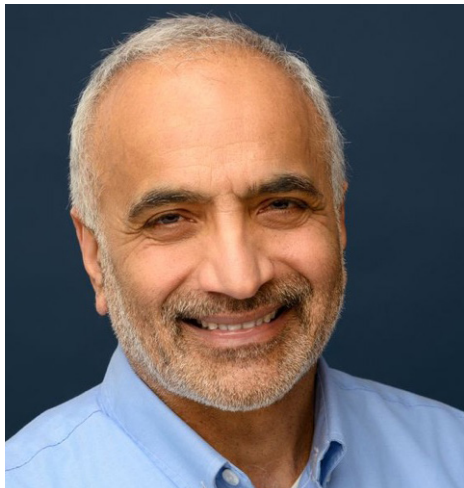
None of this would have been possible without the generous donations of land, money and support from Washington residents, the State Department of Housing and the Town, as well as all the work of volunteers. The Housing Commission, Board of Selectmen, Board of Finance and the legislative body of the Town have been so supportive in helping us implement the town's Affordable Housing Plan calling for the creation of thirty units of housing by 2027.

We look forward to continue working with Judie and the Housing Commission to insure Washington remains a healthy community of diverse ages and incomes.

HEAR THE NEED FOR WORKFORCE HOUSING



From George Verrastro, The Washington Food Market
Affordable housing is the fundamental building block needed for a stable work force. Without it, we are in danger of not having an adequate supply of labor to man essential businesses and critical services.



From Dinesh Rajagopalan, National Iron Bank
We have been having problems hiring and retaining tellers largely due to the fact there are no homes that any of them can afford to buy or rent in and around Washington.



From Sara Guillemette, Washington Home Care LLC
If the people of Washington want to attract & retain service workers, perhaps those who currently own their own multi-dwelling real estate could consider doing more about what's happening here. Making housing available to hourly and salaried service workers is the need.



From Caitlin Goos, The Mayflower Inn & Spa
The Mayflower Inn & Spa consistently struggles to staff positions due to lack of qualified applicants able and willing to commute to Washington. We often have to offer housing on property to incentivize employees to come work for us.



From Ryan Cangelo, The Owl
The first thing I do when looking at new applicants is to see where they live and then ask them if they are okay with that commute because it is typically no less than 30 minutes away. That is our reality because there is no affordable housing for support staff within our area.



From Trish Grinnell, Aspetuck Animal Hospital
The backbone of the town is weakened when most of the people who work here cannot afford to live here. Most of our staff live 30-45 minutes away and so are not involved in the life of the town. You lose the sense of community and involvement and connection that living and working together fosters.



From Blane Withers, Marty's Cafe
The labor pool for Washington's service businesses is strangled by the lack of diverse affordable housing. I continually lose qualified candidates because of the commute time and cost.



From Joe Marenga, Washington Supply Company
The overwhelming majority of Washington Supply employees don't live in Washington. Affordable housing in town is crucial if we want workers to feel connected to the community they serve.



From Zoe Velush-Rogers, The Pantry
Hiring and retaining staff in Washington has always been difficult. No one on our staff lives in Washington, most of us who work in town can't afford to buy or rent here.

THE TOWN'S AFFORDABLE HOUSING PLAN

Affordable housing has been a perennial topic of discussion and debate at town meetings and at many of our commissions, including not only Housing but also Zoning, Conservation, Planning, Economic Development, and Sustainability. Accordingly, in 2021, the Town Meeting adopted the 2022-2027 Housing Plan which called for building 30 new affordable housing units within the next five years. To date, only three of these have been built so the Commission & Trust are now working closely together to coordinate their efforts to create the next 27 required to meet that goal. Washington's detailed 2022-2027 Housing Plan is posted on the Town's website at the Housing Commission's page. (<https://www.washingtonct.org/housing-commission>).

What Does the Housing Commission Do?

The Commission was established by the Board of Selectmen in 2005 to study, analyze, and prioritize the Town's housing needs, both current and long term. The Commission is allocated funding in the Town's annual budget and received \$250,000 (?) to support its operations in 2024. Meanwhile:

- The Commission has a Down-Payment Assistance Program of a \$10,000 interest-free loan for first-time home buyers whose household income doesn't exceed \$140,700 as of 8/21/23 (update). To date, ten local families have received this loan, which is repayable only when their house is resold.
- The Commission advocates for affordable housing throughout the Town and critically funds the early-stage, housing development site work of the Trust which, as non-profit 501(c)3, receives no direct financial support from the Town.

What Does the Trust Do?

The Community House Trust (WCHT) is a non-profit with the mission to establish and maintain affordable housing in Washington. With the support from town, state and federal grants, and a number of exceptional local philanthropic donors, WCHT has built 37 affordable rental units among its three apartment properties, as well as having developed and sold four affordable houses. The Trust's website is <https://washingtonhousingtrust.org>.



Linda Frank
Trustee, Washington
Housing Trust

When I was asked to join the Trust I was thrilled. I knew of their work and living in New Preston I was familiar with the Church Street housing they had built. I know someone that lives

there, and I know what that home means to them. We all know that Washington needs workforce housing. People who work here often have long commutes to their jobs and older members of the community need to downsize to make their lives easier. We are behind other towns in providing for the housing needs of Washington.

This is something the town of Washington, that's all of us, can do. Join us in making it happen.



Darryl Wright
Trustee, Washington
Housing Commission

I have been a lifelong resident of Washington. I chose to serve on the Housing Commission because I believe it's vital that young people—like my own sons—have the opportunity

to live and thrive in the hometown where they grew up. Our community's future depends on making sure it remains accessible and welcoming to the next generation. We need young families to keep our schools full, our neighborhoods vibrant, and to staff essential services like fire, EMS, and public safety. A balanced, multigenerational population is key to a strong, resilient town, and I'm committed to helping shape policies that support housing options for all ages.

THE TRUST'S HOUSING UNITS



Dodge Farm Apartments

Dodge Farm Apartments is the 1st property that the Washington Community Housing Trust built. Completed in 1995. Dodge Farm was built on a field, formerly farmed by the Potter family off of Old Litchfield Road in Washington Depot. There are 5 buildings in-total of 14 units, consisting of one and two-bedroom flats and one, two and three-bedroom townhouses. Dodge Farm has been the home to many growing families as well as seniors. There are two accessible units.

Eligibility for Dodge Farm Applicants:

- Applicant must meet income guidelines at or below 80% AMI for Litchfield County.
- Applicant must have positive credit and background check.
- Employment, Income and Asset Verification will be performed.
- Applicant must have and maintain the ability to pay rent.
- Rent cannot exceed more than 30% of applicants income.



Church Street Apartments

Church Street Apartments is the 3rd property developed in New Preston by the Washington Community Housing Trust. The complex sits on the grounds of the former Montessori School, it consists of two buildings. The West Building is at street level and contains three apartments and the WCHT office. One unit is handicapped accessible and one is adaptable for that purpose. The East Building contains eight units, six units are townhouse style with a rear patio, two units are flats, with patios in front and rear. There is an onsite mail room.

Eligibility for Church Street Applicants:

- Applicant must meet income guidelines at or below 80% AMI for Litchfield County.
- Applicant must have positive credit and background check.
- Employment, Income and Asset Verification will be performed.
- Applicant must have and maintain the ability to pay rent.



Riverwoods Apartments

Riverwoods Apartments is the 2nd property developed by the Washington Community Housing Trust completed in 2002. (Head or Co-Head of Household aged 55 or over). Riverwoods sits on 6 beautiful wooded acres. The land was donated to the Trust by the Fairbairn family in 1999. There are 2 buildings in-total of 12 units. Each unit has its own entrance from exterior. 8 one-bedroom units and 4 one-bedroom plus den units. There is a mailroom/gathering room onsite with two garages and assigned storage space for each unit.

Eligibility for Riverwoods Applicants:

- Applicant must be 55 years of age or older.
- Applicant must meet income guidelines at or below 80% AMI for Litchfield County.
- Applicant must have positive credit and background check.
- Employment, Income and Asset Verification will be performed.
- Applicant must have and maintain the ability to pay rent.

Trust Trustees Bill Fairbairn, *President*; Linda Frank, *Secretary*; Terry Tiernan, *Treasurer*; Bruce Adams, Ralph Averill, Ted Bent, Sara Guillemette, Brad Sedito, and Valerie Truesdell.
Commission Members Judie Gorra, *Chair*; Charles Jackson, Henrietta Small, Robert Woodroffe, and Darryl Wright.

RECALLING EARLIER SUCCESSES WITH DICK SEARS

by The Rev. Robert W. Woodroffe III

Building a stock of affordable housing in the town of Washington is not a brand-new issue. But notably in a productive fifteen-year period from 1990-2005, The Washington Community Housing Trust (“the Trust”) inspired and oversaw the establishment of three ongoing affordable housing projects comprising thirty-seven living units for both seniors and first-time owners, offering both home ownership as well as rentals.

One of the major figures in this productive period was Dick Sears who still lives nearby in Cornwall. We arranged to meet over coffee recently. I asked Sears, who was both a pastor at our First Church on the Green and then First Selectman for two-terms, what lay in back of his interest in affordable housing and his many-year’s commitment to the cause of building it. “Incarnational” was the single word that leapt out from him, meaning in church-talk: an investment in the world of human need.

Sears sat with me for an hour-long conversation focused both on the need for affordable housing for young adults just joining the workforce in our villages as well as seniors wishing to remain here in a down-sized, less expensive mode appropriate to retirement. Sears, incidentally, is the author of an informal and fascinating history of twenty-five-years of effort in Washington to bring modest-costing shelter back to our neighborhoods. It is both an account of wondrous

“Incarnational” was the single word that leapt out from him, meaning in church-talk: an investment in the world of human need.

breakthroughs in finding appropriate land, financing, and community support along with spirit-crushing postponements and disappointments. The Trust got its start in 1987 when area clergy, including Sears, sponsored some “What’s Up” Forums on local social challenges. It evolved from there into a working group and then eventually into a volunteer association qualified to receive tax-free donations in furtherance of affordable housing. And so, today the Trust is still seeking to build more affordable housing while administering the three sites of rental apartments that were built in Dick’s era.

Sears attributes the progress which has been made to some key “champions” of this cause. As we reminisced, he spoke warmly of such community leaders as Jack Boyer with his lawyering skills, John Millington with political and philanthropic abilities, and, especially more recently, Bill Fairbairn who currently heads the Trust.

When perusing Sears’ history one is reminded of an old-fashioned movie serial in which efforts to get critical funding are repeatedly averted only at the eleventh hour. For example, the Trust borrowed \$255,000 so as to hold onto an option to purchase the land which ultimately would become the Dodge Farm project. Various obstacles arose to delay and temporarily block the financing and purchase of the land. Only as the deadlines loomed for the expiration of an option to purchase did the needed financing come through.

Likewise, the project now known as Riverwoods was stalled when an adjoining landowner claimed ownership of the little used town road essential to access the desired property until an authoritative title search disabused such a notion. Then only an old-fashion water dousing procedure found a generous



well source where more modern methods had faltered. Finally, a generous neighbor traded off some of his land as a leaching field for the septic system that Riverwoods required when its own plot of land proved inimical to normal drainage. In return this good neighbor received a necessary improvement of his own septic system.

Throughout this whole period of creative building moved a flow of philanthropic good will made credible by hard-working and vigilant volunteers. Substantial sums were loaned at no interest and one housing project was made possible by an anonymous multi-million-dollar gift.

The saga of advocating, finding and building reasonably priced housing within reach of the many people who work within the various enterprises in Washington has inspiring roots even as the pace of renewal has noticeably slowed in recent years. Now there are some notable exceptions. Habitat for Humanity has quietly been adding to our affordable housing stock at Mygatt Way and the Trust is again on



a path to renewal with a three-bedroom house going up on Baldwin Hill on a donated lot and also a multi-unit project planned for another donated site off Wykeham Road.

Still, the need for such affordable living leaves us in an unhealthy housing deficit. With so many teachers, administrators, restaurant workers, store-clerks, contractors, landscapers and personal aides unable to find local homes and apartments, plus the absence of any public transportation, the automobile dominates our lives. Employees who can’t live locally are forced to burn fossil fuels while a significant portion of their day is spent in spiritless transit.

Those of us lucky enough to already have a residence in Washington sometimes worry that our town appears to be transitioning into another “Sun City North.” So it is reassuring that the spirit of Dick Sears continues to inspire the Trust and the Commission as they work closely together with a renewed commitment to fulfill the goals of our town’s Affordable Housing Plan.

PROJECT UPDATE FROM THE TRUST

We currently have two projects in progress:

77 Baldwin Hill Road

This involves the construction of a 1,500 square foot, three bed room, two bath single family home on a donated three acre plus lot. All regulatory approvals from the Town have been granted. The State has approved a \$200,000 grant and a \$235,000 construction loan. The property will be sold for \$250,000 to \$280,000 with resale restrictions on price which will keep it affordable in perpetuity. This mirrors the restrictions on the other three houses we have constructed in our Parcel program. Site work is in the process of being completed with

construction beginning this month. Occupancy is anticipated in late fall. Information on qualifications and applications for this property is available on the website of the Litchfield Center for Housing Opportunity.

Judea Springs

This is a thirty acre parcel of land located on Wykeham Road recently donated to the Housing Trust. The Town Housing Commission has funded predevelopment work to determine the feasibility of constructing housing on the site. A concept plan is in progress and will be available soon to review with the Zoning Commission and the public.

Habitat for Humanity: An international movement with local impact.

As Washington stretches to meet a five-year goal of thirty new affordable housing units by 2027, **THREE CHEERS!** for the Danbury based chapter of Housatonic Habitat for Humanity. Habitat by the end of 2026 will have overseen the construction of eight of those affordable units on Myfield Lane adjoining Mygatt Road in Marbledale.

Two local philanthropists in 2010 began the now nearly completed project. Building four affordable homes and one market-rate home prior to Habitat's assumption of the land and project, they made a generous gift borne from their initial vision.

Fresh owners of a Habitat house can limit their annual rental expense to 30-35% of their annual income, a "must" for any feasible future with financial security. (All too often without such guard rails, would-be owners stumble into punitive debt by overestimating their ability to continue carrying expenses of 40 to 50 % of one's annual income.) These must qualify as first-time homebuyers currently earning somewhere between 30% to 80% of our region's AMI (area median income).



left to right: Patrick and Nanette, new Habitat residents, with Kristen Keil, Executive Director, Housatonic Habitat for Humanity.

Habitat International is known for its insistence upon homeowner's "sweat equity" – namely their own investment of time and hard work in the beginning building efforts. Financial guidance and coaching work supplement the resulting emotional investment.

See more at **HousatonicHabitat.org**.

1 NEW
HOME
FOR
SALE!



New homes will be a 3-bedroom cape like the one shown above, landscaping and siding and shingle colors will vary.

Coming
soon!
Additional
homes in
Salisbury,
Cornwall
and
Norfolk!

Opportunity to own an affordable home in Washington!

The application period is now open for a Washington Community Housing Trust home on Baldwin Hill Road! This home will be move-in-ready sometime in the fall 2025.

Pre-applications are due by June 24th, so apply today! Scan the QR code below to download the Pre-applicaition form from our website.

Eligible applicants will then be asked to submit a full application (including income and asset verification documents).

If there are more than 2 eligible applicants, all applicants will be entered into a lottery.

About the Homes

- Located at 77 Baldwin Hill Road
- New construction
- 3-bedroom, 2-bathroom
- 1,500 square feet
- Cape style
- Unfinished basement
- Centrally located between Washington Depot and New Preston
- Sale price range: \$250,000 - \$280,000 including a forgivable down payment assistance loan of \$25,000

Applicant Requirements

- First-time homebuyer (no household member has owned a home in the past 3 years)
- Home must be primary residence
- Total gross annual household income is at or below 100% of the Area Median income:
 - \$81,500 for a 1-person household
 - \$93,200 for a 2-person household
 - \$104,800 for a 3-person household
 - \$116,400 for a 4-person household
- Households that need a 3-bedroom home will be given preference

For more information and to receive the pre-application, e-mail Lindsay Larson at LindsayL@thehousingcollective.org

Visit our website to access the pre-application form and additional details.
cho.thehousingcollective.org/litchfield-county-affordable-homeownership-program



Finding Home in Washington

The McLaughlin Family's Story

My husband Joe and I both grew up in Connecticut—he's from Monroe, and I'm from Bethel. We dreamed of raising our family in a small town with strong community values, natural beauty, and space to grow. Washington felt like the perfect place.

When we moved here, Joe was still a plumbing apprentice. Getting an affordable home through the Washington Community Housing Trust changed everything. It wasn't easy—housing in Washington is competitive—but once we got in, we felt like we could finally breathe.

That stability allowed Joe to focus on his career. With the support of his employer, Lee Seward Plumbing & Heating in New Milford, who took a chance on him, Joe was able to earn his plumbing license. He's now a licensed plumber and plans to continue serving the Washington community. He's proud to have done work at the Mayflower Inn and in many private homes throughout Washington.

As a stay-at-home mom, I'm incredibly grateful for the opportunity to raise our children in such a peaceful and welcoming environment. This home has given us the stability and space to grow as a family, and it means the world to us.

We have wonderful neighbors who genuinely care. People



Amanda & Joe McLaughlin
and their children

look out for one another, and that kind of connection is hard to come by.

We're also grateful for the excellent schools in Region 12 and look forward to our children growing into that community in the years ahead.

Thanks to the Washington Community Housing Trust, we're not just living—we're building a future.

•Post Office mailing info EDDM - Every Door Direct Mail

postal patron

